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Adelaide st	2	Alberto st, Leichhardt	462	Allen st (off 90 Stanley st)	3
Adelaide st, Woollahra	888	Albion lane, Annandale	180	Allen st, Arncliffe	768
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Ady st, Hunter's Hill	423	Albion st, Leichhardt	463	Allen st, Leichhardt	463
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Albany st, St. Leonards, Willoughby ..	869	Alexander st, Alexandria	169	Alma st, Darlington	341
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Warren and Strang	15th, after 3	Wilkinson, Heywood and Clark	
Warrigal Club	Last Friday	(Sydney) Ltd.	Last Friday (post)
Wassiamull Assomul and Co.,	15th	Wilkinson T. B., J.P. ..	15th
WATCHMAN Newspaper, Ltd. ..	Last Friday	Willgoss H. W.	30th
Waters C. E. and Co.	Last Thursday, after 3	Williams F. W. and Co. ..	Last day (post)
Waters W. T. and Co., Limited ..	Last Friday	Williams (Dr.) Mellicine Co. of	
Watford Manufacturing Co., Ltd.	Last day	Australasia, Ltd.	Last Friday afternoon
Watkin and Watkin	Any day	Williams J. E.	15th
Watkins R. G. and Co.	26th, 2 to 5	Williamson, Croft and Co. ..	25th
Watson Bros.	Last Thursday	Williamson H., Ltd.	Cheques posted
Watson and Crane, Ltd.	Any day after 21st	Williamson J. C., Ltd. (Her Ma-	
Watson Bay and South Shore		esty's Theatre)	Every Monday, 3 to 4
Ferry Co. Ltd.	Last Friday	Williamson H.	20th
Watson James and Co., Ltd. ..	4th Thursday, after 2	Willington Bros., Ltd. ..	Last Friday
Watson, Noble and Co.	Last Thursday, after 3	Wills T. and W.	22nd
Watson W. and Son	Last Thursday, after 3	Willoughby and Co.	25th, afternoon
Watson W. G. and Co., Ltd. ..	Last day, after 3	Wills W. D. and H. O. (Australia),	
Watson A. G.	Cheques posted	Limited	25th (post cheques)
Watson H. H.	Advt. n/cas 15th, genera	Willy P. E. and Co.	Last day
	n/cas last Thursday	Wilson Bros., Ltd.	20th
Watson John, chemist	Last Thursday	Wilson's Steam Laundry ..	Saturdays
Watt Alexander	Last Friday afternoon	Wilson H. M.	Last Monday
Waugh and Josephson	Cheques posted	Wimble F. T. and Co., Ltd.	Last day, after 3
Waverley Brewery	Last Thursday, after 3	Winchcombe, Carson, Ltd. ..	Any day
Way E. and Co.	15th, (post cheques)	Wisor W. R. and Co.	Last Friday, after 3
Wearne James	22nd	Winter John Strange (Australia),	
Weaver and Perry	15th, or after	Ltd.	Last Thursday
Webermüller Brothers	Any day (cheques posted)	Wise Bros., Ltd.	Any day
Weber and Co.	Any day	Wiseman Bros. (165 Clarence st.)	15th, 4 to 5
Websdale, Shoosmith, Ltd. ..	21st	Wiseman Bros. (Wynyard lane) ..	End of month
Webster's Limited	15th (post cheques)	Wolfson H. and Son	15th
Wedderburn James	Any day	WOMAN'S BUNGET	3rd Thursday, 3 to 5
Weidemann and Co.	Last Friday	Wood, Coffill & Co., Ltd. ..	Last Thursday
Weekes J. J., Ltd.	Last Thursday, 11 to 4	Wood Samuel	Last Thursday, after 3
Weeks W. T.	23rd	Woodfield and Finnegan ..	25th
Weetman and Co.	Last Thursday, after 3	Woodhill and Co.	Last day
Weingott S. and Sons, Ltd. ..	15th, after 3	Woods and Spinks	4th
Wells George and Smith	Last day, 3 to 5	Woods W. E., Ltd.	20th
Welshbach Light Co. of Aust., Ltd.	2nd	Woods John and Co.	Last Wednesday, after 2
Wentworth Hotel Ltd.	Last Friday (post)	Woods W. Randle (The Oenarthrum)	Cheques posted
Wenz and Co.	Any day	Woodward, Gibbins and Combino..	Tuesdays
West End Laundry	Any day	Woolnought and Co.	15th
West Wheel Co., Ltd.,	End of month	Wooster Jonathan	25th
Western Electric Co. (Australia),		WORKER Newspaper	End month
Ltd.	24th	WORLD'S NEWS	2nd Friday, after 2
Westernhagen and Co.	Last Thursday	World Printing House	Last day
Westinghouse Brake Co. (Austral-		Wormald Bros., Ltd.	28th (post)
asia) Limited	19th	Worthington Pump Co., Ltd.	Last Thursday
Weston, Wilson, Ltd.	Last day	Wride G.	Last Friday, or after
Westphal and Olrik	Last Saturday	Wright Bros.	15th
Weymark and Son, Ltd.	Every Friday	Wright and Bruce, Ltd. ..	Any day
Whiddon Bros., Ltd.	Last Friday	Wright E. and Son	27th, after 2
White and Sons	15th (post)	Wright, Heaton and Co., Limited	20th, afternoon
White A. J., Limited (Colonial) ..	Last Friday, after 3	Wright Tinware Manufacturing	
White W. W. and Co., Ltd. ..	Any day	Co.	Last day
White John	Last Thursday after 12	Wright Samuel	Last day
White Weeks	2nd Tuesday	Wright W. J. and Fox	15th
White William	10th	Wunderlich, Ltd.	Last Friday
Whitelaw R. L.	15th	Wurekor Max	15th
Whybrow and Co.	Last day	Wybrow & Co.	30th
Wickham and Bullock Island Coal		Wyld H. J. Ltd.	Last Wednesday
Co. Ltd.	Every Wednesday	Yates A. and Co., Ltd. ..	Any day after 20th
Wiener J. and Co., Ltd.	15th	York and Mantle Manufacturing	
Wiesener T. F., Ltd.	1st. after 2, ex. Saturdays	Co., Ltd.	15th, after 3
Wiggins, Teape and Co., Ltd. ..	Any day (post)	York Hotel	4th
Wigzell C. B. and Son	Every Thursday morning	Yorkshire Insurance Co., Ltd.	27th
Wilcox G. and Co.	Every Thursday	Young Australia Publishing Co. ..	End of month
Wild William	Last Friday	Young J. H. and Co., Ltd. ..	Last Friday
Wildridge J. and Sinclair, Ltd. ..	25th and after	Yull G. S. and Co., Limited ..	Every Friday afternoon
Winkinson and Lavender, Ltd. ..	Wednesdays	Zollner S., Ltd.	Last Sat, before 11.45 a.m.
		Zwicker Theo and Co.	25th

ENGLAND—London: London County and Westminster Bank, Ltd. Liverpool: Lloyd's Bank, Ltd.
 Manchester: Williams Deacon's Bank, Ltd.
 IRELAND—National Bank, Ltd., and Branches; Belfast Banking Company, Ltd., and Branches.
 SCOTLAND—Commercial Bank of Scotland, Ltd., and Branches.
 VICTORIA—Bank of Victoria, Ltd., and Branches; National Bank of Australasia, Ltd.; Colonial Bank of
 Australasia, Ltd.; Commercial Bank of Australia, Ltd.
 SOUTH AUSTRALIA—National Bank of Australasia, Ltd., and Branches; Bank of Adelaide.
 WESTERN AUSTRALIA—National Bank of Australasia, Ltd., and Branches. Commercial Bank of Australia, Ltd.,
 and Branches.
 TASMANIA—The Commercial Bank of Tasmania, Ltd., and Branches.
 NEW ZEALAND—National Bank of New Zealand, Ltd., and Branches.
 GERMANY—Deutsche National Bank.
 VANCOUVER—The Canadian Bank of Commerce.
 MONTREAL—Bank of Montreal.
 SAN FRANCISCO—The Canadian Bank of Commerce.
 NEW YORK—Messrs. J. P. Morgan & Co.; Bank of Montreal.
 CHICAGO—Bank of Montreal.
 VALPARAISO—Banco de Chile.
 INDIA, CHINA, JAPAN and SINGAPORE—The Chartered Bank of India, Australia and China; Hongkong and
 Shanghai Banking Corporation; The Mercantile Bank of India, Ltd.
 CEYLON—The Chartered Bank of India, Australia, and China.
 BATAVIA—The Chartered Bank of India, Australia, and China.
 MAURITIUS—Messrs. Scott & Co.
 HONOLULU—Messrs. Bishop & Co.
 EGYPT—National Bank of Egypt; Crédit Lyonnais.
 SOUTH AFRICA—The Standard Bank of South Africa, Ltd., and Branches; The National Bank of South Africa, Ltd.
 AND AGENCIES THROUGHOUT THE WORLD.

BANK OF NEW SOUTH WALES.

ESTABLISHED 1817.

Paid-up Capital	£3,500,000
Reserve Fund	2,350,000
Reserve Liability of Proprietors	3,500,000
			£9,350,000



DIRECTORS:

THE HON. SIR CHARLES K. MACKELLAR, Kt., M.L.C., PRESIDENT.
 THE HON. SIR NORMAND MACLAURIN, Kt., M.L.C.
 THOMAS BUCKLAND, ESQ.
 RICHARD BINNIE, ESQ.
 THE HON. JAMES T. WALKER.
 THE HON. EDMUND W. FOSBERRY, C.M.G., M.L.C.
 THE HON. REGINALD JAMES BLACK, M.L.C.
 WILLIAM HARRINGTON PALMER, ESQ.

Auditors—ALFRED GEORGE MILSON, ESQ.
General Manager—J. RUSSELL FRENCH.

Chief Inspectors—C. G. ALFORD (for New South Wales); W. J. EDWARDS (for Australasia, excluding New South Wales).

Inspectors—B. M. MOLINHAUX, L. WHITEHEAD, R. T. HILDER, W. MCRAE, W. POTTS, H. SALMON.

Chief Accountant—W. E. SOUTHERDEN.

Secretary—J. A. BRYANT.

Solicitors—MESSRS. ALLEN, ALLEN & HEMSLEY.

HEAD OFFICE—SYDNEY, NEW SOUTH WALES.

W. E. FRAZER, Manager. W. D. ROBERTS, Asst. Manager.

LONDON BRANCH—29 THREADNEEDLE STREET, E.C.

DIRECTORS:

SIR ROBERT L. LUCAS-TOOTH, BART., CHAIRMAN; SIR FREDERICK GREEN;
 HERBERT LESLIE MELVILLE TRITTON, ESQ.

Manager—DAVID GEORGE.

Assistant Manager—H. MELDRUM.

Bankers—THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK, LIMITED;
 BARCLAY & CO., LTD.

MELBOURNE—RODERICK MURCHISON, ESQ.—*Advisory Director.*

338 BRANCHES and AGENCIES (enumerated on opposite page)—(168 in New South Wales; 37 in Victoria; 48 in Queensland; 57 in New Zealand; 6 in South Australia; 11 in West Australia; 3 in Tasmania; 3 in Fiji; 2 in Papua; 1 in London).

AGENTS AND CORRESPONDENTS.

TASMANIA—Commercial Bank of Tasmania, Ltd. WEST AUSTRALIA—Western Australian Bank.
 NOUMEA—Banque de L'Indo Chine.

ENGLAND—Lancashire and Yorkshire Bank Ltd.; Lloyds Bank Ltd.; London City and Midland Bank Ltd.;
 Manchester and Liverpool District Banking Co. Ltd.; National Provincial Bank of England Ltd.; Simonds and Co., J. and C., Reading; Stuckey's Banking Company Ltd.; United Counties Bank Ltd.

SCOTLAND—The Royal Bank of Scotland. IRELAND—National Bank Ltd.; Ulster Bank Ltd.

EUROPE—Anglo-Austrian Bank; Banca Commerciale Italiana; Centralbank for Norge; Comptoir National d'Escompte de Paris; Credit Lyonnais; Deutsche Bank; Dresden Bank; Imperial Ottoman Bank;
 Ionian Bank Ltd.; Norddeutsche Bank; Thos. Cook and Son.

ASIA—Alliance Bank of India Ltd.; Bank of Bengal; Bank of Bombay; Bank of Madras; Bank of Upper India; Banque de Commerce de Siberie; Chartered Bank of India, Australia and China; Hongkong and Shanghai Banking Corporation; International Banking Corporation; Mercantile Bank of India Ltd.; National Bank of India Ltd.; Punjab Banking Co. Ltd.; The One Hundredth Bank Ltd.; Japan; Yokohama Specie Bank.

AFRICA—African Lakes Corporation; Anglo-Egyptian Bank; Bank of Africa Ltd.; Bank of British West Africa Ltd.; Bank of Egypt Ltd.; National Bank of South Africa Ltd.; Standard Bank of South Africa Ltd.

NORTH AMERICA—(CANADA)—Bank of British North America; Bank of Hamilton; Imperial Bank of Canada; Royal Bank of Canada. (UNITED STATES)—Anglo and London Paris National Bank; Bank of California National Association; Drexel and Co.; Kidder, Peabody and Co.; National City Bank of New York; Standard Bank of South Africa Ltd., 55 Wall Street, New York; First National Bank at Bismark, Charleston, Chicago, Cincinnati, Denver, Honolulu, Los Angeles, Milwaukee, Richmond, St. Paul; National Bank of Commerce at St. Louis, Kansas, New York; Seattle; Fourth St. National Bank, Philadelphia.

CENTRAL AMERICA—Banco de Londres and Mexico; Banco Internacional, Guatemala; International Banking Corporation at Mexico and Panama.

SOUTH AMERICA—Anglo South American Bank Ltd.; Banco del Peru y Londres; Banco de Chile; British Bank of South America Ltd.; London and Brazilian Bank Ltd.

WEST INDIES—Colonial Bank; Royal Bank of Canada (Cuba).

Cable remittance made to and Drafts drawn on Foreign places DIRECT. Foreign Bills negotiated and collected.
 Letters of Credit and Circular Notes issued, NEGOTIABLE THROUGHOUT THE WORLD.

BANK OF NEW SOUTH WALES.



BRANCHES.

NEW SOUTH WALES.

Adelong, Albury, Annandale (Sydney), Ardlethan, Arliah Park, Armidale, Ashfield (Sydney), Balldale, Balmaln (Sydney), Bangalow, Barmedman, Barraba, Batlow, Bathurst, Bathurst Street (Sydney), Bega, Bollingen, Boggabri, Bombala, Boree Creek, Braidwood, Braxton (Agency to Maitland), Brewarrina, Brocklesby, Broken Hill, Bungendore, Burringbar (Agency to Murwillumbah), Burrows, Burwood (Sydney), Camden, Campbelltown, Canowindra, Casino, Castlereagh Street, by Liverpool Street (Sydney), Clunes (Agency to Lismore), Cobargo, Coff's Harbour, Coff's Harbour Jetty (Agency to Coff's Harbour), Collarenebri, Coolah, Coolamon, Cooma, Coonabarabran, Coonamble, Cootamundra, Corowa, Cowra, Crookwell, Crow's Nest (North Sydney), Culcairn, Curlew (Agency to Gunnedah), Currabubula, Deniliquin, Dorrigo, Drummoyne (Sydney), Dubbo, Dulwich Hill (Sydney), Dunedoo, Dungog, Eastwood (Agency to Ryde), Eden, Edgecliff (Sydney), Emmaville, Eugowra, Forbes, Ganmain, Gannan, Gannan, Gannan, Gilgandra, Glen Innes, Gloucester, Goulburn, Grafton, Gravesend (Agency to Warialda), Greenthorpe, Grenfell, Gulargambone, Gulgong, Gundagai, Gunnedah, Guyra, Hay, Haymarket (Sydney), Henty, Hornsby (Sydney), Inverell, Jerilderie, June, Kempsey, Kensington (Sydney), Koorawatha, Kyogle, Lawrence (Agency to Grafton), Leeton, Lismore, Liverpool, Lockhart, Maclean, Maitland, Manilla, Manly, Marrar, Mathoura, Millthorpe, Moama, Moree, Moruya, Mosman (North Sydney), Mudgee, Mullumbimby, Mungindi, Murrumburrah, Murwillumbah, Muswellbrook, Narrabri, Narrandera, Narromine, Newcastle, Newcastle West, Newtown (Sydney), Nimbin, North Sydney, Orange, Parramatta, Penrith, Pitt Street (Sydney), Portland (Agency to Bathurst), Port Macquarie, Queanbeyan, Quirindi, Richmond, Rockdale (Sydney), Royal Exchange (Sydney), Rozelle (Sydney), Ryde, Scone, Singleton, Southern Branch (Sydney), South Grafton, South Lismore (Agency to Lismore), Stockinbingal, Surry Hills (Sydney), Tamworth, Taralga, Taree, Temora, Teatfield, The Rock, Trangle, Trundle, Tumut, Uralla, Urana, Wagga Wagga, Walcha, Walgett, Wallendbeen (Agency to Cootamundra), Warialda, Waverley (Sydney), Wellington, Western Branch (Sydney), William Street (Sydney), Windsor, Wollongong, West Wyalong, Yass, Yerrong Creek, Young.

QUEENSLAND.

Brisbane, Aramac, Atherton, Barendine, Blackall, Bowen, Bundaberg, Cairns, Cambooya, Charters Towers, Chinchilla, Clermont, Clifton, Cloncurry, Cooktown, Cooroy, Croydon, Dalby, Emerald, Eumundi, Fortitude Valley (Brisbane), Georgetown, Gin Gin, Goondiwindi, Gympie, Hughenden, Ipswich, Irvinebank, Ialsford, Longreach, Maryborough, Murgon, Nobby, Normanton, Oaky, Proserpine, Rockhampton, Roma, South Brisbane, Springsure, Stannary Hills (Agency to Irvinebank), Taro (Agency to Maryborough), Toowoomba, Townsville, Warra, Warwick, Winton, Yandina (Agency to Eumundi).

VICTORIA.

Melbourne, Abbotsford (Melbourne), Ararat, Bairnsdale, Ballarat, Beechworth, Benalla, Bendigo, Castlemaine, Chiltern, Corryong, Creswick, Eaglehawk, Echuca, Elnore, Fitzroy (Melbourne), Flinders Street West (Melbourne), Geelong, Hamilton, Inglewood, Kyneton, Lake Balac, Linton, Malden, Malmesbury (Agency to Kyneton), Mansfield, Richmond (Melbourne), Rochester, Skipton, St. Arnaud, Sunshine, Tallangatta, Wangaratta, Warracknabeal, Warragul, Warrnambool, Wodonga.

NEW ZEALAND.

Wellington, Amberley, Ashburton, Auckland, Blenheim, Bulls, Cambridge, Carterton, Christchurch, Dannevirke, Dunedin, Edendale, Eketahuna, Eltham, Fairlie (Agency to Timaru), Feilding, Geraldine, Gisborne, Gore, Greyhound, Hamilton, Hastings, Hawera, Hokitika, Inglewood, Invercargill, Kaponga, Kawakawa, Kohu Kohu (Agency to Rawene), Lawrence, Marton, Masterton, Midhurst (Agency to Stratford), Napier, Naseby, Nelson, New Plymouth, Newton, Norsewood, Oamaru, Ohangai (Agency to Kawakawa), Pahiatua, Palmerston North, Patea, Ranganui (Agency to Naseby), Rawene, Shannon, St. Bathans (Agency to Naseby), Stratford, Thames, Timaru, Tokomaru Bay, Waipia (Agency to Naseby), Wanganui, Waverley, Westport, Whangarei.

SOUTH AUSTRALIA.

Adelaide, Jamestown, Kapunda, Mount Gambier, Port Adelaide, Renmark.

WEST AUSTRALIA.

Perth, Boulder, Coolgardie, Fremantle, Geraldton, Kalgoorlie, Katanning, Kellerberrin, Northam, Wagin, York.

TASMANIA.

Hobart, Devonport, Launceston.

FIJI.

Suva, Lautoka, Levuka.

PAPUA.

Port Moresby, Samarai.

The City Bank of Sydney.

Established 1863.

Authorised Capital	£1,500,000
Subscribed Capital (50,000 - £10 Shares)	£500,000
Paid-up Capital	£400,000
Reserve Fund and Undivided Profits	30,202
Reserved Liability of Proprietors	540,000
Total Capital and Reserves	£970,202

HEAD OFFICE: PITT STREET, SYDNEY.

Directors:

SENATOR THE HON. SIR ALBERT J. GOULD, CHAIRMAN. WILLIAM DIXSON.
EDWARD H. ROGERS, DEPUTY CHAIRMAN. ANDREW J. SIEVERS.

Auditors:

FREDERICK PHILLIPS. JOHN WAUGH.

General Manager:

JAMES HENDERSON.

Inspector:

J. S. MARKS.

Accountant:

WM. CLARKE.

Manager Head Office:
H. H. SCARR.

City and Suburban Offices:—Eastern Branch: Crown Street. Western Branch: King and Sussex Streets. Town Hall: York and Druitt Streets. Southern Branch: 336 Pitt St. Haymarket, Auburn (with Agency at Rookwood, open daily, Saturday excepted), Newtown, Burwood, Redfern.

Country Branches:—Armidale, Bathurst, Braidwood, Carcoar, Coff's Harbour Jetty (with Agency at Coff's Harbour, open Monday, Wednesday and Saturday, and at Woolgoolga, open Fridays only), Cooperook, Cootamundra, Delungra, Denman, Dorrigo, Elhor, Goulburn, Gloucester, Guyra, Hillgrove, Laverell, Katoomba, Kiama, Kurri-Kurri, Mandurama (Agency at Lyndhurst, open Tuesday and Friday), Manildra, Millthorpe, Newcastle, Nowra, South Grafton, Tamworth (with Agency at West Tamworth), Tumbarumba, Tingha, Wingham, and Young.

London Agents:—The London Joint Stock Bank, Limited.

Agents and Correspondents throughout the World.

Telephone 707.

ESTABLISHED 1880.

Box 27, Haymarket.



The Haymarket Permanent Land Building, and Investment Company, Limited.

750 GEORGE ST., HAYMARKET.

Office Hours: 9.30 to 5 p.m.; Saturday, 9.30 to 12 noon.

Office open Monday Evening, 6 to 9.

DIRECTORS.

J. T. TILLOCK, ESQ., J.P., CHAIRMAN.
WILLIAM HARRIS, ESQ., J.P. THOMAS HENLEY, ESQ., M.L.A.
WILLIAM PRITCHARD, ESQ., J.P. W. J. LONDON, ESQ., J.P.

To Borrowers.—Loans granted on liberal terms. Repayments weekly or monthly. Interest on half-yearly balance. Temporary loans (£50 and under) on deposit of deeds. No delay. Weekly or monthly repayments. Advances made on buildings in course of erection. Assistance to build on land purchased from Company. (Repayments commence after completion of building.)

Land for Sale on easy terms. Good building lots in City and Suburbs. Lithos on application.

Fixed Deposits Received (to a limited extent) for one, two or three years. Rates on application.

Dairy Farms, New England District, for Sale or Lease.

Plans, Prices, Terms, and all Information on application.

Valuations for Probate, &c.

M. A. MARTIN, Gen. Manager.

Comptoir National d'Escompte de Paris

(FRENCH BANK).

Capital fully paid up - - - Frs. 200,000,000 (£8,000,000).
Reserve Fund - - - Frs. 39,345,125 = (£1,573,805.)

President—M. ALEXIS ROSTAND.

HEAD OFFICE: 14 RUE BERGÈRE

Principal Branch Office (Letter of Credit Department) 2 PLACE de l'OPERA

PARIS.

FIFTY-EIGHT OTHER BRANCHES IN VARIOUS PARTS OF PARIS AND SUBURBS.

Australian Agencies:

SYDNEY: 24 Hunter Street.
C. SHARD, Manager.

MELBOURNE: 381 Collins Street.
P. d'ORGEVAL, Manager.

AGENCIES IN FRANCE.

Abbeville	Blois	Clermont-Ferrand	Issoire	Mony	St-Germain-en-Laye
Agen	Bolbec	Clermont-F.	Issoudun	Murat	St-Jean d'Angély
Aix-en-Provence	Bordeaux	Hérault	Jarnac	Nancy	Saint-Junien
Aix-l-Bains	Boulogne-sur-Mer	Clunys	Joyeuse	Nantes	Saint-Malo
Alais	Bourboule (la)	Cognac	Landerneau	Narbonne	Saint-Nazaire
Albi	Bourg	Compiègne	Laon	Nevers	Saint-Quentin
Alençon	Brest	Condé-sur-Noireau	Laval	Nice	Saintes
Amiens	Brioude	Corbeil	Lézignan	Nîmes	Salon
Ancenis	Caen	Dax	Libourne	Niort	Saulieu
Angers	Calais	Deauville	Lille	Orange	Sedan
Angoulême	Cambrai	Dieppe	Limoges	Orléans	Ségur
Annonay	Cannes	Dijon	Loches	Pau	Semur
Antibes	Carcassonne	Dunkerque	Longwy	Perigueux	Seurre
Arles	Carmaux	Elbeuf	Lorient	Perpignan	Soissons
Arnas	Carpentras	Epernay	Louviers	Pertuis	Toulon
Aubagne	Castillon	Epinal	Lunéville	Poitiers	Toulouse
Aurillac	Castres	Ferté-Bernard	Lyon	Pont-St-Maxence	Tourcoing
Aulun	Cavaillon	Ferté-Macé (la)	Manosque	Reims	Tours
Auxerre	Cette	Firminy	Mans (le)	Rennes	Trouville
Avignon	Chagny	Fléche (la)	Marmande	Riom	Troyes
Bagnols-sur-Cèze	Chalon-sur-Saône	Fliers	Marseille	Rive-de-Gier	Valence
Bar-sur-Seine	Chambéry	Fontainebleau	Mayenne	Roanne	Valenciennes
Bayonne	Chartres	Ganges	Mazamet	Rochefort-s-Mer	Versailles
Beaumont	Château-d'Oléron	Graulhet	Melun	Rocheville (la)	Vichy
Beaucourt	Château-Gontier	Gray	Montauban	Romans	Vienne
Beaune	Châteaurenard	Grenoble	Montbard	Romilly-s.-Seine	Vigan (le)
Beauvais	Châteauroux	Havre (le)	Montbelliard	Roubaix	Villefranche-s.-Saône
Bédarieux	Châtellerauld	Haye-Descartes	Mont-de-Marsan	Rouen	Villeneuve-sur-Lot
Belfort	Châtillon-sur-Seine	Hyères	Mont-Dore (le)	Saint-Brieuc	Vire
Bergerac	Cholet	Montélimar	Montpellier	Saint-Chamond	Voiron
Besançon	Châtillon-sur-Seine	Montpellier	Moulins	Saint-Dié	
Béziers	Châtillon-sur-Seine	Montpellier		Saint-Etienne	
Biarritz	Clermont-de-l'Oise				

AGENCIES IN ENGLAND—London, Liverpool, Manchester. FOREIGN, COLONIAL AND PROTECTORATE COUNTRIES AGENCIES.

Brussels	Boimay	Alexandria	Tananarive	Tunis
Monte-Carlo	Melbourne	Cairo	Tamatave	Bizerte
La Condamine	Sydney	Port Said	Majunga	Slax
St-Sébastien			Diego-Suarez	Sousse

* Agencies opened periodically and on market days; ** Agencies opened during the season.

CORRESPONDENTS IN ALL PARTS OF THE WORLD.

LONDON BANKERS: The Bank of England. The Union of London and Smiths Bank, Ltd.
The London Joint Stock Bank, Ltd.

THE COMPTOIR NATIONAL d'ESCOMPTE de PARIS

Begs to draw the attention of Travellers to its

LETTER OF CREDIT DEPARTMENT IN PARIS

at the Branch Office, 2 Place de l'Opera, in the very centre of the fashionable quarter of Paris, on the Boulevard facing the Grand Opera, and within easy reach of the principal Hotels, Theatres and Shops.

The Branch Office is provided with Writing, Reading Rooms, Telephones, all necessary arrangements for receiving and despatching correspondence, exchanging money, letting safes or parts thereof, where Travellers can deposit valuables they do not wish to keep in the hotels; further, strong rooms for the storage of heavy luggage, etc.

The AUSTRALIAN BRANCHES (Melbourne and Sydney) grant Drafts and Letters of Credit, and purchase or collect Bills on all Foreign Places.

The Branches conduct Banking business of every description with the Continent, India, China, etc., upon terms to be ascertained at the Office.

CIRCULAR LETTERS OF CREDIT.

The COMPTOIR NATIONAL d'ESCOMPTE DE PARIS issues Circular Letters of Credit payable all over the World.

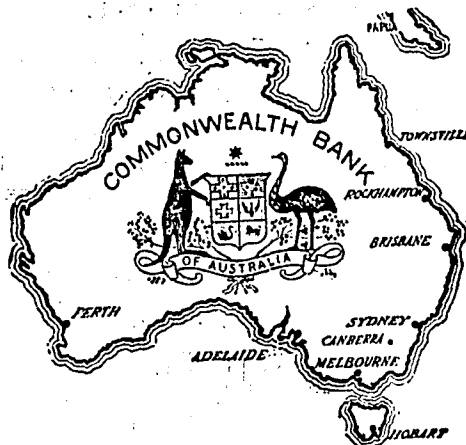
Commonwealth Bank of Australia.

HEAD OFFICE:

Stanway House,
King Street, Sydney.
(Temporary Premises).

BRANCHES AT:

Canberra (Federal Capital)
Melbourne
Brisbane
Adelaide
Perth
Hobart
Townsville
Rockhampton and
London



Cable Remittances made to, and drafts drawn on Foreign places direct.

Foreign Bills negotiated and collected. Interest on fixed deposits. Letters of credit and circular notes issued to any part of the world.

EVERY CLASS OF GENERAL BANKING BUSINESS UNDERTAKEN.

Agents and Correspondents throughout the Commonwealth, United Kingdom and Abroad.

SAVINGS BANK DEPARTMENT

BRANCH OFFICES in the Capital Cities of the Commonwealth and London.
2000 AGENCIES at Money Order Post Offices throughout Australia and Papua.
DEPOSITS OR WITHDRAWALS MAY BE EFFECTED AT ANY BRANCH OR AGENCY.

1/- Minimum deposit. 3% Rate of Interest. £300 Maximum amount bearing interest.

JAMES KELL, Deputy Governor.

DENISON MILLER, Governor.

JOHN SANDS Ltd.

PHONES—Office:
48, 2737 Central
Factory:
2270, 288, 589
Systems: 3992

Manufacturers of Counter Check Books,
Account Books, and all Classes of Commercial
and Law Stationery.

*Art Letterpress and
Lithographic Printers.*

Manufacturers of all Classes of
Tins, Metallic Show Plates, Cartons for Dry
Goods, etc., etc.



374 George Street, Sydney. Factory: Druitt Street.

The English Scottish and Australian Bank Limited.

SUBSCRIBED CAPITAL: 43,155 Shares £1,078,875 0 0
PAID-UP CAPITAL 539,437 10 0
Further Liability of Proprietors 539,437 10 0
Reserve Funds and Undivided Profits (used in the general business of the Bank) 330,000 0 0
The Perpetual Inscribed Stock of the Bank amounts to over £2,500,000 0 0

HEAD OFFICE: 38 LOMBARD STREET, LONDON, E.C.

Board of Directors:

CHAIRMAN—C. J. HEGAN, Esq. | JOHN ANNAN BRYCE, M.P., Esq. | JOHN PATERSON, Esq.
HON. SYDNEY HOLLAND. | JAMES JACKSON, Esq. | Hon. Sir JOHN A. COCKBURN, K.C.M.G.
MANAGER IN LONDON AND SECRETARY—E. M. JANION.

BANKERS—THE BANK OF ENGLAND; THE LONDON COUNTY & WESTMINSTER BANK, LTD

COLONIAL ESTABLISHMENTS.

General Manager in Australasia: C. W. WREN.
Chief Inspector of Branches: J. G. MANN.
General Manager's Accountant: E. O'SULLIVAN.

BRANCHES:

NEW SOUTH WALES—SYDNEY.

Manager in N.S.W.: N. F. CHRISTOE.

Inspector of Sub-Branches: A. J. HOOPER. Accountant: R. H. MANN.

Allibon Park, Balmoral, Bangalow, Berry, Billinudgel (Agency of Mullumbimby), Brushgrove (Agency of Ullmarra), Bulli, Burrawang, Byron Bay, Clannont (Agency of Dunoon), Copmanhurst, Crookwell, Dapto (Agency of Wollongong), Drummoyle, Dulwich Hill, Dunoon, Enmore, George St. North (Sydney), George St. West (Sydney), Gerringong (Agency of Kiama), Grafton, Helensburg (Agency of Bulli), Jammeroo, Kangaroo Valley, Kempsey, Kiama, Lismore, Lithgow, Mosman, Moss Vale, Mullumbimby, Murwillumbah, Nowra, Paddington, Pitt Street (Sydney), Pyrmont, Rozelle, Shellharbour (Agency of Kiama), Smithtown (Agency of Kempsey), Southgate (Agency of Grafton), Tweed Heads, Tyalgum, Uki, Ullmarra, Waverley, William Street (Sydney), Wollongong, Woonona (Agency of Bulli).

VICTORIA—MELBOURNE.

S. G. P. DAVIES, Manager. H. J. HANNAH, Accountant.

Albert Park—Ascot Vale—Ascot Vale West (Agency of Ascot Vale)—Auburn (Agency of Hawthorn)—Ballarat—Berringa (Agency of Ballarat)—Box Hill—Brighton—Camberwell—Canterbury—Caulfield East—Collingwood—Cheltenham—Croydon (Agency of Ringwood)—Doncaster—Elsternwick—Essendon—Fitzroy—Hampton (Agency of Brighton)—Hawthorn—Hay Market (Melbourne)—Kew—Malvern—Malvern South (Agency of Malvern)—Mordialloc (Sub to Cheltenham)—North Carlton—North Melbourne—North Williamstown (Agency of Williamstown)—Oakleigh—Port Melbourne (Agency of Albert Park)—Richmond (Bridge Road)—Richmond (Swan Street)—Ringwood—South Melbourne—South Yarra—Surrey Hills (Agency of Canterbury)—West Hawthorn (Agency of Hawthorn)—West Melbourne—Williamstown—Windsor.

SOUTH AUSTRALIA—ADELAIDE.

R. J. HAWKES, Manager. P. LAMPHEE, Accountant.

Appila Yarrowlie—Booleroo Centre—Blyth—Brinkworth—Bute—Clare—Darwin (N.T.)—Eastern Market—Farrell's Flat (Agency of Manooora)—Hamley Bridge—Kalamangadoo (Agency of Mount Gambier)—Lyndoch (Agency of Tanunda)—Manooora—Marrabel (Agency of Saddleworth)—Melrose (Agency of Booleroo Centre)—Mintaro (Agency of Manooora)—Millicent—Mount Gambier—Murraytown (Agency of Wirrabara)—Petersburg—Riverton—Saddleworth—Snowtown—Tanunda—Tarcowie—Yarrowlie—Yarrowlie (Agency of Appila Yarrowlie)—Yarrowlie (Agency of Riverton)—Yarrowlie—Wirrabara—Wasleys (Agency of Hamley Bridge)—Yacka (Agency of Brinkworth)—Yarcowie (Agency of Terowie).

QUEENSLAND—BRISBANE.

E. J. MAPLESTONE, Manager. J. J. CALDWELL, Accountant.

Cooran (Agency of Pomona)—Cooroy (Agency of Eumundi)—Eumundi—Kin Kin (Agency of Pomona)—Landsborough (Agency of Maleny)—Mapleton (Agency of Nambour)—Montville (Agency of Nambour)—Maleny—Nambour—Pomona—Terror's Creek—Woodford—Yandina (Agency of Nambour).

AGENTS AND CORRESPONDENTS.

England—Capital and Counties Bank—Harris, Bullock and Co.—Lloyd's Bank Limited—Bar's Bank Limited—The London County and Westminster Bank Limited—The Bank of Ireland and the Water Bank—Scotland—The British Linen Bank—The National Bank of Scotland—The North of Scotland Bank—Tasmania—The Union Bank of Australia Limited—New Zealand—The National Bank of New Zealand Limited—Western Australia—The Union Bank of Australia Limited—The Bank of New South Wales—New South Wales—The Bank of New South Wales—Europe—France—The Credit Lyonnais and Lazard Freres and Cie. Italy & Sicily—The Banca Commerciale Italiana. Spain—The Credit Lyonnais. Russia—The Credit Lyonnais. Germany—The Deutsche Bank—The Dresdner Bank. Denmark—Moses & Son, C. Melchior. Africa—The Credit Lyonnais. Port Said—The African Banking Corporation Ltd—The Standard Bank of South Africa Ltd—The Bank of Mauritius Ltd, Mauritius. India, China, Japan, Straits Settlements, and the Philippine Islands, &c.—The Chartered Bank of India, Australia and China—The Mercantile Bank of India Limited—The Hongkong and Shanghai Banking Corporation—The International Banking Corporation—The National Bank of India Ltd. North America—The Canadian Bank of Commerce, Canada. British Columbia and the United States—The Bank of British North America—The African Banking Corporation Ltd., New York—The Standard Bank of South Africa Ltd., New York—The National Trust Company of New York—New York—The International Banking Corporation, New York, USA—The Fourth Street National Bank Philadelphia, USA—The Fourth National Bank of St. Louis, St. Louis, USA—Messrs. Kidder, Peabody & Co., Boston, Mass., USA—The First National Bank of Chicago, Chicago, USA—The Commercial National Bank of New Orleans, New Orleans, USA—South America—The Anglo-South American Bank Limited—Chili—The British Bank of South America Ltd—The River Plate. Honolulu—The First National Bank of Hawaii—Honolulu.

Letters of Credit and Drafts on the Branches and Agencies of the Bank in the Australian Colonies can be obtained at the Head Office or through the Agents of the Bank in the chief provincial towns throughout the United Kingdom.
Remittances made by telegraphic transfer.

Circular Letters of Credit to any part of the world. Bills Negotiated, or forwarded for collection. Banking and Exchange business of every description transacted with the Australian Colonies. Deposits Received at interest for fixed periods on terms which may be ascertained on application.

The London Bank of Australia Limited.

Authorised Capital	£2,886,067 10 0
Subscribed Capital	1,276,747 10 0
Paid-up	548,392 10 0
Uncalled, Including Reserve Liability	728,355 0 0
Reserve Fund and Undivided Profits	195,092 11 8

LONDON OFFICE: 71 OLD BROAD STREET, E.C.

Board of Directors:

CHAIRMAN—DAVID FINLAYSON, Esq.	GEORGE SLADE, Esq.
ANDREW CUNNINGHAM, Esq.	EDWARD V. REID, Esq.
GORDON HUNTLEY CAMP, Esq.	
HON. SIR ARTHUR LAWLEY, G.C.S.I.	

AUDITORS—MESSRS. PRICE, WATERHOUSE & CO. LONDON MANAGER AND SECRETARY—W. H. BARBER.

BANKERS—THE BANK OF ENGLAND AND LLOYD'S BANK LIMITED.

AUSTRALIAN ESTABLISHMENT.

INSPECTOR AND GENERAL MANAGER—OLIVER MORRICE WILLIAMS.
BRANCH INSPECTORS—J. R. BUTCHART and R. D. WILLIAMS.

BRANCHES IN VICTORIA.

MELBOURNE—401 and 403 Collins St.—Local Directors: Hon. W. L. BAILLIEU, M.L.C., and EDWARD FANNING, Esq. Manager: PERCY LEES STRONG.
90 Bourke St.—Manager: J. F. COLE. Western Branch—527 Collins St.—R. F. HESTER, Acting Manager.
225 Swanston St.—Manager: C. W. WHITE.

ALVIE—With Agency at Warrion.
ARARAT.
BALLARAT WEST.
BALLARAT EAST—With Agencies at Bungaree and Wallace.
BEEAO.
BENDIGO.
CARLTON.
CLIFTON HILL—With Agency at Fairfield.
CLUNES.
CRESSY.
DUNOLLY.
ECHUCA.

FTZROY.
GARKFIELD—With Agencies at Iona and Tynong.
GEELONG.
GORDON—With Agency at Egerton.
HORSHAM.
KERANG—With Agencies at Marcora and Koondrook.
KOO-WEE-RUP—With Agency at Yarrathian and Cora Lynn.
MALDON.
MARYBOROUGH—With Agencies at Majorca and Carisbrook.

NORTHCOTE.
ST. ARNAUD.
STAVELL—With Agency at Glenorchy.
SWAN HILL.
TALBOT.
WANGARATTA—With Agencies at Milawa and Oxley.
WARRAGUL.
WARRNAMBOOL—With Agency at Framlingham.
YEA.

BRANCHES IN NEW SOUTH WALES.

SYDNEY—Martin Place, corner of Pitt Street—Local Directors: G. S. LITTLEJOHN, Esq.; SIR ALLEN TAYLOR, K.B. Manager: JOHN MILLETT.
62 Oxford Street.—Manager: J. BUCHANAN. 671 George St., Haymarket.—Manager: W. B. CHETTLE.
198 Sussex St., corner of Market St.—Manager: A. M. TURNBULL.

BOURKE.
POWRAVILLE.
BROKEN HILL—With Agencies at South Broken Hill and Railway Town.
CASINO.
COMBOYNE.
CORAKI.
CULCAIRN.

DENILIQUIN.
EAST RALEIGH—With Agency at Uringa.
GOULBURN.
HAY.
KENDALL (with Agencies at Kew and Laurieton).
KRAMBACH.
LOCKHART.

MACKSVILLE (with Agency at Nambucca Heads).
MOAMA.
NABIAO.
NEWCASTLE.
SOUTH WOODBURN—With Agency at Broadwater.
TALLEE—With Agency at Cundletown.

BRANCHES IN QUEENSLAND.

BRISBANE—HY. CUPPLES, Manager. CHARTERS TOWERS. TOOWOOMBA.
NAMBOUR—(Agency at Woombye).

BRANCH IN SOUTH AUSTRALIA.

ADELAIDE—Local Director: HON. B. A. MOULDEN, M.L.C. Manager: P. F. D. MILLS.

AUSTRALASIAN CORRESPONDENTS.

Western Australia—The Commercial Bank of Australia, Limited.
Tasmania—The Bank of Australasia. New Zealand—The Bank of New Zealand.
Circular Notes are issued in sums of £10 and £20, negotiable by correspondents in the chief cities of the Continent of Europe, North and South America, Africa and the East.

AGENTS.

England—The London and Provincial Bank Limited and its Branches—Lloyd's Bank Limited and its Branches.
Ireland—Provincial Bank of Ireland Ltd and its Branches.
Europe—The Bank has correspondents at all the principal towns throughout the Continent of Europe.
India, China, Japan, Mauritius, Java, etc.—Bank of Bengal—Chartered Bank of India Australia and China—Cook & Son, Thomas—Hong Kong and Shanghai Banking Corporation—Imperial Ottoman Bank—Mauritius Commercial Bank—The Mercantile Bank of India Limited—National Bank of India Limited—Yokohama Specie Bank Limited—International Banking Corporation.
Africa—Anglo-Egyptian Bank Limited—Cook & Son, Thomas—Credit Lyonnais—Imperial Ottoman Bank—Standard Bank of South Africa Limited.
Scotland—The National Bank of Scotland and its Branches.
The Ulster Bank Ltd.
North America—Anglo and London-Paris National Bank of San Francisco—Bank of British North America—Bank of Montreal—Banque de Londres Mexico—Blahop & Co. Honolulu—Cook & Son, Thomas—Drexel & Company—First National Bank—Hambilton & Company—Kluder Peabody & Company—International Banking Corporation—Louisiana National Bank—Merchants' Loan and Trust Company—Moors and Company, J.B.—State National Bank of St. Louis—Riggs National Bank—J. W. Seligman and Co. New York—Lazard Freres New York.
South America—Banco del Peru y Londres—Anglo-South American Bank Limited—Colonial Bank—London and Brazil Bank Limited—London and River Plate Bank Limited—West Indies—Banco Nacional de Cuba—Colonial Bank.

The National Bank of Australasia, Ltd.

Incorporated under the Companies Act, 1890.

AUTHORISED CAPITAL	£3,407,904
Capital Paid up	£1,498,220
Reserve Fund Account (used in the business of the Bank)	465,000
Reserve Liability of Shareholders	715,464
	£2,678,684

Head Office: 273 Collins Street, Melbourne.

Manager: R. G. FINCHAM. Sub-Manager: W. G. SEWELL. Directors: ACCOUNTANT: A. W. BALLHAUSEN.
JOHN GRICE, Esq., CHAIRMAN. HUGH M. STRACHAN, Esq.
EDWARD TRENHARD, Esq., VICE-CHAIRMAN. J. NEWMAN BARKER, Esq.
Chief Manager: E. H. WILFORD. Chief Inspector: T. A. EDMENADES.
Auditors: G. H. TUOKETT, Esq.; S. J. WAINWRIGHT, Esq.
Solicitors: MESSRS. MALLESON, STEWART, STAWELL, AND NANKIVELL.

BRANCHES IN VICTORIA.

Abbotsford, Alexandra (Yarek R.O.), Bacchus Marsh (Melton R.O.), Bairnsdale, Ballarat, Benalla, Thoon (R.O.), Bendigo Dingo (R.O.), Birchip, Boort, Bridgewater, Bright, Buninyong, Casterton, Castlemaine (Harcourt R.O.), Clifton Hill, Cobden, Cobram, Colac, Coleraine, Crossy, Dimboola, Dookie, Euroa, Fitzroy (Smith St., Collingwood), Footscray (Yarraville R.O.), Foster, Geelong, Goroke, Gunbower, Hamilton, Hawthorn, Horsham, Jung R.O.), Jeparit, Kerang, Kew, Kororoit, Koroit, Koroitburra (Bena and Outtrim R.O.), Kyneton (Taradale R.O.), Lake Boga, Lalbert, Lancefield, Lavers Hill (Wangarrup and Wattle Hill R.O.), Learmonth (Waubra R.O.), Lismore, McArthur, Maffra, Malvern, Mildura (Irymple R.O.), Moonee Ponds, Myrtleford (Whorouly R.O.), Natimuk, Newstead, Nhill, Northcote (Preston R.O.), North Melbourne, Nyah, Penshurst, Port Melbourne, Prahran, Pyramid Hill (Altiamo R.O.), Quambatook, Rainbow, Richmond, Romsey, St. James (Devenish R.O.), St. Kilda, Sale, Shepparton, Skipton (Stratham R.O.), Smeaton (Allendale R.O.), South Melbourne, Stratford (Briagolong R.O.), Swan Hill, Swan-street Richmond, Traralgon, Trontham, Tungamah, Violet Town, Wangaratta (Glenrowan, Milawa and Springhurst R.O.), Warrnambool, Yarrowonga.

BRANCHES IN SOUTH AUSTRALIA—ADELAIDE.

Acting Manager: T. B. HARRINGTON. Inspector of Branches: P. P. KING. Accountant: JOHN SUTTON.
Solicitors: MESSRS. GALL & ISBISTER.
Angaston, Auburn (Halbury R.O.), Clare, Cleve, Cowell, Crystal Brook, Eudunda, Gawler, Gladstone, Hamley Bridge, Hindmarsh, Jamestown, Kadina, Kapunda, Koorunga (Hallet and Mount Bryan R.O.), Lamerook, Maitland, Moonta (Arthurton R.O.), Mount Barker (Echunga, Nairne and Macclesfield R.O.), Mount Gambier (Glencoe R.O.), Naracoorte (Frances R.O.), North Adelaide (Prospect R.O.), Nuriootpa (Greenock R.O.), Ororoo, Pasko, Penola, Pinnaroo, Port Adelaide, Port Augusta, Port Germein, Port Pirie, Quorn, Red Hill (Koolunga R.O.), Renmark, Riverton, Salisbury, Strathalbyn (Milang R.O.), Tumby Bay, Wallaroo, Wilmington, Yorgala.

BRANCHES IN WESTERN AUSTRALIA—PERTH.

Manager: J. F. MULLEN. Sub-Manager: ROBT. OOTTON. Accountant: J. G. HANCORNE.
Inspector of Branches: F. W. STRICKLAND.
Albany (Denmark R.O.), Beverley (Mt. Kokeby R.O.), Bridgetown, Broome Hill, Bunbury, Claremont (Cottesloe R.O.), Dowerin, Doodlakine, Dumbleyung, Fremantle, Geraldton, Goomalling, Gnowangerup, Kalgoorlie, Katanning, Kellerberrin, Kojonup, Leonora, Mingenew (Three Springs and Arino R.O.), Moora, Narrogin, Northam, Northampton, Quairading, Tammin, Toodyay, Wagin, Wickiepin, William-street Perth, Williams (Darkan Agency) Wongan Hills, Wyalkatchem (Koroelocking R.O.), York.

BRANCHES IN NEW SOUTH WALES—SYDNEY, 60 Pitt Street.

Manager: Barham, Broken Hill, Corowa, Daysdale, Finley, Oaklands, Tocumwal. Accountant: P. M. ABEROROMBIE.

London Office: 5 Bishopsgate, E.C.

Manager: G. V. SHILLINGLAW. Secretary: R. L. KIRK. Accountant: W. B. BROCK.
Bankers: THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK, LTD.

AGENCIES—

New South Wales—The Commercial Banking Company of Sydney, Ltd.; The Australian Bank of Commerce, Ltd.; The City Bank of Sydney.
Queensland—The Queensland National Bank, Ltd.; The Commercial Banking Company of Sydney, Ltd.; The Australian Bank of Commerce, Ltd. Tasmania—The Commercial Bank of Tasmania, Ltd.
New Zealand—The National Bank of New Zealand, Ltd. Fiji—Bank of New Zealand.
Great Britain—Parr's Bank, Ltd.; National Provincial Bank of England, Ltd.; Capital and Counties Bank, Ltd.; Bradford District Bank, Ltd.; Manchester and County Bank, Ltd.; North-Eastern Banking Co., Ltd.; Nottingham and Nottinghamshire Banking Co., Ltd.; William Deacon's Bank, Ltd.; Wilts and Dorset Banking Co., Ltd.; The Provincial Bank of Ireland, Ltd.; The National Bank, Ltd.; Ulster Bank, Ltd.; The National Bank of Scotland, Ltd.; The Royal Bank of Scotland, Ltd.
The Continent—Wihl. Ahlmann; Anglo-Austrian Bank; The Anglo-Egyptian Bank, Ltd.; The Anglo-South American Bank, Ltd.; Banca Commerciale Italiana; Banca Popolare di Lugano; Banco di Roma Bank fir Thüringen vormals B. M. Strupp Aktien Gesellschaft; Bank of Portugal; Bank von Elsass und Lothringen; Banque Cantonale Neuchateloise; Banque Centrale Anversoise; Banque de Lucerne; Banque de Montreux; Banque Francaise pour le Commerce et l'Industrie; Banque Populaire; Banque Populaire Suisse; Barmer Bankverein, Hilsberg, Fischer and Co.; Bayerische Hypothek und Wechsel Bank; Bayerische Vereinsbank; Centralbank for Norge; Thomas Cook and Son; Credit Anversois; Credit Lyonnais; Den danske Landmandsbank Hypothekog Vekselbank; De Neufilz et Cie; Dresdner Bank; Galland and Co.; Hope and Co.; Imperial Ottoman Bank; Ionian Bank, Ltd.; Kantonalbank von Bern; L. J. Kirchberger; Mainzer Volksbank e.G.m.b.H.; Mittelrheinische Bank; F. A. Neubauer; Norddeutsche Creditanstalt; Nordiska Aktiebanken für Handel och Industri; Plowden and Co.; Rhatische Bank; Rheinische Bank; Rheinische Kreditbank; A. Schnaff hausen'scher Bankverein; Scheurer und Fils; Schweizerischer Bankverein; Skandinaviska Kreditaktiebolaget; Società Bancaria Italiana; Société Francaise de Banque et de Depots; Société Générale; The Standard Bank of South Africa, Ltd.; J. W. H. Schönlank; Wiener Bank Verein.
Asia and the East Indies—Hong Kong and Shanghai Banking Corporation; The Mercantile Bank of India, Ltd.; Chartered Bank of India, Australia and China; The Delhi and London Bank, Ltd.; National Bank of India, Ltd.; Credit Lyonnais; Thomas Cook and Son; Imperial Ottoman Bank; The Anglo-Palestine Company, Ltd.; International Banking Corporation; Wiener Bank Verein; Sumitomo Bank, Ltd.; Nederlandsche Handel Maatschappij.
Africa—Credit Lyonnais; Imperial Ottoman Bank; National Bank of India, Ltd.; The Standard Bank of South Africa, Ltd.; The National Bank of South Africa, Ltd.; Ionian Bank, Ltd.; Banco di Roma; Thos Cook and Son.
North America—CANADA—The Canadian Bank of Commerce; The Dominion Express Co.; American Express Co.
The United States—American Express Co.; The Anglo-South American Bank, Ltd.; Bankers Trust Company; Bank of Montreal; The Canadian Bank of Commerce; Thomas Cook and Son; Dominion Express Co.; International Banking Corporation; Ladenburg, Thalmann and Co.; Mercantile Trust Co.

The Queensland National Bank LIMITED.

Incorporated under "The Companies Act, 1863."

Bankers to the Government of Queensland.

(Under Agreement extending to 30th June, 1921.)

Bankers in Queensland to The Commonwealth of Australia.

Subscribed Capital	-	-	-	-	£800,000	0	0
Paid-up Capital	-	-	-	-	413,418	0	0
Reserve (in Government Stock)	-	-	-	-	130,000	0	0
Interminable Inscribed Deposit Stock	-	-	-	-	3,091,669	4	5

UNDER GOVERNMENT AUDIT.

ALL NEW BUSINESS SINCE 1893 SPECIALLY PROTECTED.

DIRECTORS.

JAMES MUNRO, Esq., CHAIRMAN
JOHN CAMERON, Esq.

FREDERICK LORD, Esq.
GEORGE EDWARD BUNNING, Esq.

Hon. G. W. GRAY, Esq., M.L.C.

Auditors: W. BULCOCK, Esq., F.I.A.V.; ROBERT H. MILLS, Esq., F.F.I.A., F.C.P.A.

Solicitors: MESSRS. FLOWER & HART.

General Manager: WALTER VARDON RALSTON.

Chief Inspector: A. C. LUYA. Branch Inspectors: G. J. CORMACK AND A. O. JACKSON.

Branch Accountant: D. F. MAXWELL.

HEAD OFFICE, BRISBANE.

Manager: M. G. HAYMEN. Accountant: J. J. CAMPBELL.

BRANCHES:

LONDON OFFICE: 8 PRINCES STREET, E.C.

LOCAL DIRECTORS:

R. H. SPENS, Esq.; WM. C. DAWES, Esq.; JAMES MILNE Esq.

MANAGER: J. W. DICKINSON. ACCOUNTANT: J. W. DRURY.

BANKERS: THE BANK OF ENGLAND; LLOYDS BANK, LTD.

SYDNEY: 99 PITT STREET—Manager: WILLIAM SEWELL.

MELBOURNE: 360 COLLINS STREET—Manager: F. V. MURPHY.

Allora, Aramac, Ayr, Barcaldine, Beaudesert, Biggenden, Blackall, Boonah, Bundaberg, Burketown, Cairns (with receiving office at Nelson), Charleville, Charters Towers, Childers, Clifton, Cloncurry, Cooktown, Crow's Nest, Cunnamulla, Dalby (with receiving office at Bell and Tara), Esk, Forest Hill, Fortitude Valley, Gatton (with receiving office at Grantham), Gladstone, Goombungee, Goondiwindi, Greenmount, Gympie, Halifax, Herberton, Hughenden, Ingham, Innisfail, Ipswich, Irvinebank, Jondaryan, Killarney, Laidley, Longreach, Mackay, Marburg, Marceba, Maryborough, Millmerran, Mitchell, Mount Morgan, Muttaburra, Nobby, Normanton, Pittsworth, Port Douglas, Ravenswood, Richmond, Rockhampton, Roma, Sarina, South Brisbane, Southbrook, St. George, Tambo, Tannymorel, Thursday Island, Tingoora, Toogoolawah, Toowoomba, Townsville, Wahoo, Warra, Warwick, Winton, Wondal, Wooroolin (with receiving office at Memerambi), Yangan (with receiving office at Emu Vale).

AGENTS:

Victoria	-	-	-	The National Bank of Australasia, Limited.
South Australia	-	-	-	The National Bank of Australasia, Limited.
Western Australia	-	-	-	The National Bank of Australasia, Limited.
New Zealand and Fiji	-	-	-	Bank of New South Wales.
Tasmania	-	-	-	The Bank of Australasia.
Scotland	-	-	-	Royal Bank of Scotland; British Linen Co. Bank.
Ireland	-	-	-	Ulster Bank, Limited.
New York	-	-	-	Bank of Montreal.
Chicago	-	-	-	The Corn Exchange National Bank of Chicago.
San Francisco	-	-	-	Bank of California.
				Hong Kong and Shanghai Banking Corporation.
				Yokohama Specie Bank, Limited.
China and the East	-	-	-	Chartered Bank of India, Australia and China.
				The Mercantile Bank of India, Limited.
South Africa	-	-	-	The National Bank of South Africa, Limited.
Canada	-	-	-	Bank of Montreal.
South America	-	-	-	The British Bank of South America, Limited.

NOTE.—Fixed Deposits and Current Accounts Creditor are specially protected, being first charge on Assets after Government Accounts.

CIRCULAR NOTES are issued in sums of £10, £20, and £50, negotiable in the principal towns throughout the world.

THE QUEENSLAND NATIONAL BANK LIMITED grants Drafts on its Branches and Agents; negotiates Bills against Wool, Tallow, Hides, Copper, Tin, &c., &c.; Purchases and Advances on Gold; Discounts Commercial Paper; makes Advances on approved security; receives Deposits and allows Interest thereon, according to arrangement, and transacts all other usual banking business.

THE UNION BANK OF AUSTRALIA, LIMITED.

ESTABLISHED 1837.

INCORPORATED 1880.

Authorised Capital, £6,000,000.

Issued Capital, £4,500,000.

Paid-up Capital, £1,500,000. Reserve Fund, £1,500,000. Together, £3,000,000

Reserve Liability of Proprietors 3,000,000

TOTAL CAPITAL AND RESERVES £6,000,000

Directors:

ARTHUR P. BLAKE, Esq.	HENRY P. STURGIS, Esq.	Chairman.
CHARLES B. BRIGHT, Esq., C.M.G.	JOHN DENNISTOUN, Esq.	WILLIAM R. MEWBURN, Esq.
THE RT. HON. THE EARL OF CHICHESTER.	HUGH D. FLOWER, Esq.	THE HON. C. T. MILLS, M.P.
	CHARLES A. GALTON, Esq.	CHARLES PARBURY, Esq.
	WILLIAM O. GILCHRIST, Esq.	SIR WESTBY B. PERCEVAL, K.C.M.G.

HEAD OFFICE—71, CORNHILL, LONDON, E.C.

Manager: ARTHUR C. WILLIS.

Assistant Manager: WILLIAM J. ESSAMIE.

BRANCHES IN AUSTRALIA AND NEW ZEALAND.

VICTORIA:

MELBOURNE—BRUNSWICK, COLLINGWOOD, FITZROY, MOONEE PONDS, NEWMARKET, PRAHRAN, SOUTH MELBOURNE; ALEXANDRA, BAINSDALE, BALLARAT, BENDIGO, CAMPERDOWN, CASTERTON, CLUNES, COHUNA, COLAC, DAYLESFORD, DIMBOOLA, DONALD, GEELONG, HAMILTON, HORSHAM, KERANG, KYABRAM, LOCH, Receiving Office at TOOWONG, MARYBOROUGH, MINYIP, PORTLAND, ROCHESTER, RUPANYUP, Receiving Office at MARMOO, SHEPPARTON, STAWELL, TARNAGULLA, Receiving Offices at NEWBRIDGE and LAANECORIE, TOORA, TRARALGON, WANGARATTA, WARRAKNABEAL, WARRNAMBOOL, YARRAM YARRAM.

SOUTH AUSTRALIA:

ADELAIDE, GAWLER, JAMESTOWN, KADINA, KINGSOOTE (KANGAROO ISLAND), LAURA, MAITLAND, MILLICENT, MOONTA, MOUNT GAMBIER, NARACOORTE, PORT ADELAIDE, PORT PIKE, VICTOR HARBOUR (PORT VICTOR), Receiving Office at GOOLWA.

NEW SOUTH WALES:

SYDNEY—GEORGE STREET, HAYMARKET, NEWTOWN, OXFORD STREET; ALBURY, BARELLAN, BERRIGAN, BROKEN HILL, BURRUM, CANOWINDRA, CASINO, CRESSNOCK, OOTAMUNDRA, COWRA, DENLIQUIN, FORBES, GILGANDRA, GRNFELL, GUNDAGAI, GUNDEDAH, HAY, HENTY, INVERELL, JUNEE, NARANDERA, NEWCASTLE, ORANGE, PARKES, TAMWORTH, TEMORA, TRUNDLE, WAGGA WAGGA, WELLINGTON, WEST MAITLAND, YERONG ORIEK, YOUNG.

WESTERN AUSTRALIA:

PERTH, ALBANY, BEVERLEY, BROOME, BROOMEHILL, BUNBURY, Receiving Office at CAPEL, CARNARVON, FREMANTLE, GERALDTON, KALGOORLIE, 2 Receiving Offices at ORA BANDA, KATANNING, MECKERING, NARRGIN, NORTHAM, PINGELLY, PORT HEDLAND, ROEBOURNE, SANDSTONE, WAGIN, WICKFIPIN, WILUNA, YORK.

QUEENSLAND:

BRISBANE, Ayr, BUNDABERG, CAMBOOYA, CHARTERS TOWERS, CLIFTON, DALBY, GAYNDAH, GYMPIE, JONDOWAIE, KILOOY, KINGAROO, MACKAY, MARYBOROUGH, PITTSWORTH, ROCKHAMPTON, TINGOORA, TOOWOOMBA, TOWNSVILLE, WARWICK.

PAPUA (British New Guinea):

PORT MORESBY.

TASMANIA:

HOBART, BURNIE, LAUNCESTON.

NEW ZEALAND:

WELLINGTON, ASHBURTON, AUCKLAND—NEWTON, BLENHEIM, BUCKLEY, CHRISTCHURCH, DANNEVIRKE, DARGAVILLE, DUNEDIN, FEILDING, GERALDINE, GISBORNE, GORE, GREYMOUTH, HAMILTON, HASTINGS, HELENSVILLE, HUNTERVILLE, INVERCARGILL, LYTTELTON, MARTINBOROUGH, 4 Receiving Offices at MATEERE, MASTERTON, MATATA, NAPIER, NELSON, NEW PLYMOUTH, OAMARU, OHURA, Receiving Office at OTOROHANGA, OPOTIKI, PAHIATUA, PALMERSTON NORTH, RANGIORA, STRATFORD, TE AWAMUTU, TE KUITI, TIMARU, WAIMATE, WAIROA, WANGANUI, WHAKATANE, Receiving Office at TANEATUA.

Drafts upon the Branches are issued by the Head Office, and may also be obtained from the Bank's Agents throughout England, Scotland and Ireland.

Commercial and Circular Travelling Credits issued—available throughout the World.

Telegraphic Remittances are also made.

Bills on the Australian States and Dominion of New Zealand are purchased or sent for collection.

Deposits are received at the Head Office at rates of Interest, and for periods which may be ascertained on application.

All communications for the Branches should pass through the Head Office, and it would be a convenience to receive such at least one clear day (when practicable) before the Mail leaves London.

Savings Bank of New South Wales.

ESTABLISHED IN 1832.

President—HIS EXCELLENCY THE GOVERNOR.

Vice-President—JOHN RANDAL CARREY, Esq.

Trustees:

Thomas Jessep, Esq.; The Hon. John Kidd; The Hon. Arthur Hill Griffith, M.L.A.; The Hon. John Lionel Fegan; Octavius Charles Beale, Esq.; George Stanley Littlejohn, Esq.; The Hon. Senator Chas. William Oakes; Sir Allen Taylor; Arthur A. O. Oocks, Esq., M.L.A.; William O. Grahame, Esq., M.L.A.; Percy G. Hordern, Esq.

Managing Trustee—DAVID MITCHELL.

Accountant—ALFRED E. ALLAN.

Solicitors—Messrs. ANDREWS & MANNING.

HEAD OFFICE: BARRACK STREET.

SOUTHERN BRANCH: GEORGE & HAY STREETS.

OXFORD STREET BRANCH—80 OXFORD STREET.

NORTH SYDNEY BRANCH—119 WALKER ST. BALMAIN BRANCH—234 DARLING ST.

NEWTOWN BRANCH: 310 KING ST. LEICHHARDT BRANCH: 444 PARRAMATTA RD

PARRAMATTA BRANCH: GEORGE ST.

ROZELLE BRANCH: 124A WESTON ROAD.

BRANCHES ARE ESTABLISHED IN VARIOUS COUNTRY TOWNS.

THE Bank is open on Monday, Tuesday, Wednesday, Thursday, Friday, from 10 to 3; Friday nights, 7 to 9 for deposits only; Saturday from 10 to 12 o'clock, both to pay and receive money.

The Analysis of the ANNUAL STATEMENT of the Accounts of this Bank for 1912 shows:—

That there was an actual increase of 6,569 (or 4.5 per cent.) Depositors on 31st December, as compared with previous year.

That there was an actual increase of £477,764 17s. 11d. in the amount standing at credit of Depositors on 31st December, as compared with previous year.

The total number of Depositors was 143,581.

The total amount at credit of Depositors £8,243,407 19 0

The largest increase in number of Depositors was in class £20 and under.

The largest increase in deposits was in class £300 and upwards.

The amount earned by the Bank's investments was

The amount at credit of "Profit and Loss Account" from previous year .. 13,220 18 11

Less Subsidy to Officers' Provident Fund 305 7 2

12,825 11 9

Amount transferred from Reserve Fund to equalise interest 23,000 0 0

£340,079 19 4

Interest paid and allowed to Depositors

Carried to "Reserve Fund," in accordance with the "Savings Bank Con-

solidation Act" 286,232 7 0

"Charges" for the year 15,710 0 0

36,589 18 4

338,532 5 4

Balance at credit of "Profit and Loss Account" carried forward £11,447 14 0

The average amount at credit of each Depositor on 31st December was £57 8s. 3d., being an increase of 14s. 8½d. on that of previous year.

The average amount of interest added to each Depositor's account on 31st December was £1 18s. 2½d.

Reserves—

At Credit of Reserved Fund £341,150 0 0

" " Mortgages and General Investments Depreciation Account 51,782 2 2

" " "Guarantee Fund" 3,222 7 3

" " Profit and Loss Account 11,447 14 0

Total Reserves £407,602 3 5

The ratio of assets on 31st December was £1 0s. 11½d. for each £1 of liability.

Amount received from Depositors during year £5,045,858 8 4

(Being an increase on previous year of £560,212 7s. 3d.)

Amount paid to Depositors during year £4,854,325 17 5

(Being an increase on previous year of £624,500 12s. 6d.)

Deposits in excess of withdrawals £101,532 10 11

Number of deposits made during year— 393,887, being an increase on previous year of 39,754

Number of withdrawals made during year— 315,276, being an increase on previous year of 41,981

Total number of transactions during year— 709,163, being an increase on previous year of 81,735

MONEY LENT on mortgage on approved Freehold Securities at Current Rates of Interest, with option of reducing by periodical instalments. Building Loans may be arranged, payment to be made as work progresses. No Valuation Fees, and necessary Legal Expenses on Lowest Scale.



All COPYING PAPERS with the above Water-mark are guaranteed to be very absorbent, to possess great strength under wetting, and to give the clearest and most sharply-defined copies

May be obtained from any of the principal Stationers in the States.

JOHN SANDS Ltd.

PHONES—Office :
48, 2737 Central
Factory :
2270, 288, 589
Systems : 3992



Manufacturers of Counter Check Books,
Account Books, and all Classes of Commercial
and Law Stationery.

*Art Letterpress and
Lithographic Printers.*

Manufacturers of all Classes of
Tins, Metallic Show Plates, Cartons for Dry
Goods, etc., etc.

374 George Street, Sydney. Factory: Drumm Street.

Savings Bank of New South Wales.

ESTABLISHED IN 1832.

President—HIS EXCELLENCY THE GOVERNOR.

Vice-President—JOHN RANDAL CAREY, ESQ.

Trustees:

Thomas Jessop, Esq.; The Hon. John Kidd; The Hon. Arthur Hill Griffith, M.L.A.; The Hon. John Lionel Pagan; Octavius Charles Beale, Esq.; George Stanley Littlejohn, Esq.; The Hon. Senator Chas. William Oakes; Sir Allen Taylor; Arthur A.O. Cocks, Esq., M.L.A.; William C. Grahame, Esq., M.L.A.; Percy H. Horden, Esq.

Managing Trustee—DAVID MITCHELL.

Accountant—ALFRED E. ALLAN.

Solicitors—Messrs. ANDREWS & MANNING.

HEAD OFFICE: BARRACK STREET.

SOUTHERN BRANCH: GEORGE & HAY STREETS.

OXFORD STREET BRANCH—80 OXFORD STREET.

NORTH SYDNEY BRANCH—119 WALKER ST. BALMAIN BRANCH—234 DARLING ST.

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BRANCHES ARE ESTABLISHED IN VARIOUS COUNTRY TOWNS.

The Bank is open on Monday, Tuesday, Wednesday, Thursday, Friday, from 10 to 3; Friday nights, 7 to 9 for deposits only; Saturday from 10 to 12 o'clock, both to pay and receive money.

The Analysis of the ANNUAL STATEMENT of the Accounts of this Bank for 1912 shows:—

That there was an actual increase of 0,569 (or 4.5 per cent.) Depositors on 31st December, as compared with previous year.

That there was an actual increase of £477,764 17s. 11d. in the amount standing at credit of Depositors on 31st December, as compared with previous year.

The total number of Depositors was 143,581.

The total amount at credit of Depositors £8,243,407 19 0

The largest increase in number of Depositors was in class £20 and under.

The largest increase in deposits was in class £300 and upwards.

The amount earned by the Bank's investments was

The amount at credit of "Profit and Loss Account" from previous year	13,220 18 11	£314,154 7 7
Less Subsidy to Officers' Provident Fund	395 7 2	
		12,825 11 9

Amount transferred from Reserve Fund to equalise interest		23,000 0 0
		£340,070 10 4

Interest paid and allowed to Depositors	280,232 7 0	
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Carried to "Reserve Fund," in accordance with the "Savings Bank Consolidation Act"	15,710 0 0	
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"Charges" for the year	30,580 18 4	
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		338,532 5 4
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Balance at credit of "Profit and Loss Account" carried forward		£11,447 14 0
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		£340,070 10 4
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WM. WARNE AND CO., LTD.



29 GRESHAM ST., LONDON, E.C.

Works:

TOTTENHAM AND BARKING.



TRADE



MARKS.



AMSTERDAM 1883.

India Rubber Manufacturers.

**Sheets, Valves, Buffers, Washers, Hose Tubing,
Cord, Steam Packing; Waterproof Garments;**

**Airproof, Surgical, Chemical, and Domestic Articles; Gas Bags,
Water Beds, Cushions, Elastic Bands. Tyres for Bicycles,
Airholders for Pneumatic Bells, &c.**

Patentees and Sole Manufacturers of

THE MAGNETIC-CUT INDIA RUBBER THREAD. THE MARVELLOUS TOOTH BRUSH. THE PRINCE OF WALES SELF-CLOSING TOBACCO POUCH and JAR. THE ROYAL ARABESQUE RUBBER TOBACCO POUCHES. THE "OMNIUM GATHERUM," "MINERALISED CORRUGATED," "CROCODILE," TOBACCO POUCHES. NEW PATENT MOULDED SEAMLESS HOSE. THE RED MINERALISED INDIA RUBBER HOSE PIPES, specially prepared for Tropical Climates. RED MINERALISED INDIA RUBBER for Valves, Washers &c. "JUNCTION" INDIA RUBBER for Mechanical Purposes. NEW SANITARY MATS AND MATTING.

The Hand Emollient and the Sultan's Bath Brush.

**THE IMPROVED MINERALISED INDIA RUBBER CELLULAR MAT,
CORRUGATED MAT, and MATTING.**

THE NEW MOULDED ENEMA & THE NEW PATENT "SAFETY FILLING" WATER BOTTLE.

**THE ELASTIC COMPO BREAK BLOCKS,
—for Carriages, Omnibuses, Bicycles, &c.—**

**THE ULTIMATUM INKING ROLLERS,
for Litho, Typo, and every description of Printing.**

N.B.—Manufacturers of India Rubber for all purposes to which it is applicable.



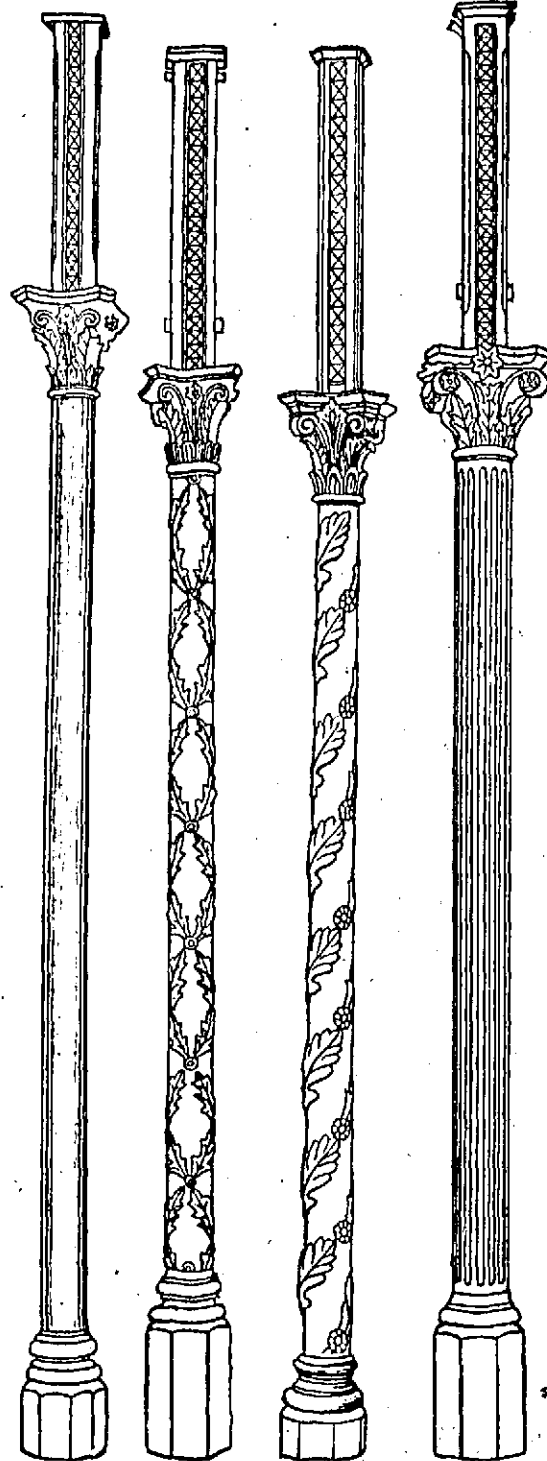
LONDON 1862.



AMSTERDAM 1869.

J. J. BROMWICH,

...IRON AND BRASS FOUNDER....



No. 1.	No. 2.	No. 3.	No. 4.
8 ft. x	8 ft. x	8 ft. x	8 ft. x
6 3/4 in.	4 in.	3 1/2 in.	4 in.

SYSTRUM STREET, REAR OF 576 1/2 HARRIS STREET, ULTIMO.

NEXT TO ELECTRIC TRAMWAY CAR HOUSE.

TELEPHONE NO. 235 GLEBE.